

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Ellen BARBARA et al.

Application No. **09/903,284**

Filed: **July 11, 2001**

For: **METHOD AND SYSTEM FOR ON-
LINE PAYMENTS**

) Group Art Unit: **3695**
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) Examiner: **Ojo OYEBISI**
)
) Confirmation No.: **9290**
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RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

The following is intended to be fully responsive to the Non-Final Office Action mailed September 29, 2011. Please reconsider the application in view of the following amendments and remarks:

Amendments to the Claims are reflected in the Listing of Claims which begins on page 2 of this paper.

Remarks begin on page 24 of this paper.